

Information to identify the case:

Debtor 1

Yulaia Georgina Coffey

Social Security number or ITIN xxx-xx-2412

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Eastern District of Michigan

Case number: 24-46400-lsg

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yulaia Georgina Coffey

10/11/24**By the court:** /s/ Lisa S. Gretchko
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Yulaia Georgina Coffey
Debtor

Case No. 24-46400-lsg
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2
Date Rcvd: Oct 11, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	# Yulaia Georgina Coffey, 3375 E Michigan Ave Lot 222, Ypsilanti, MI 48198-9463
28108724	Consumer Credit Union, Attn: Bankruptcy 7200lley Dr, Kalamazoo, MI 49009
28108735	Trinity Health Imaging, 5301 E Huron River Dr, Ypsilanti, MI 48197-1051

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FWTLEWIS.COM	Oct 12 2024 01:17:00	Wendy Turner Lewis, 444 West Willis Street, Suite #101, Detroit, MI 48201-1748
28108720	+ EDI: AMSHER.COM	Oct 12 2024 01:17:00	AmSher Collection Services, 4524 Southlake Parkway Suite 15, Birmingham, AL 35244-3271
28108726	Email/Text: ebnnotifications@creditacceptance.com	Oct 11 2024 21:20:00	Credit Acceptance, Attn: Bankruptcy 25505 West 12 Mile Road, Southfield, MI 48034
28108721	+ EDI: CAPITALONE.COM	Oct 12 2024 01:17:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
28108722	EDI: CAPITALONE.COM	Oct 12 2024 01:17:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
28108723	+ EDI: WFNNB.COM	Oct 12 2024 01:17:00	Comenity/Big Lots, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
28108725	+ Email/Text: bankruptcy@credencerm.com	Oct 11 2024 21:22:00	Credence Resource Management, LLC, Attn: Bankruptcy 4222 Trinity Mills Road, Dallas, TX 75287-7666
28108727	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 21:29:34	Credit One Bank, P. O. Box 60500, City of Industry, CA 91716-0500
28108728	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 11 2024 21:21:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
28108729	EDI: IRS.COM	Oct 12 2024 01:17:00	Internal Revenue Service, Centralized Insolvency Operations, Po Box 7346, Philadelphia, PA 19101-7346
28108731	Email/Text: EBN@Mohela.com	Oct 11 2024 21:21:00	MOHELA, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005-1243
28108730	Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2024 21:21:00	Midland Credit Management, 350 Camino De La Reina Ste 100, San Diego, CA 92108-3007
28108732	EDI: SYNC	Oct 12 2024 01:17:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5060
28108733	EDI: SYNC	Oct 12 2024 01:17:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

28108734	EDI: AISTMBL.COM	Oct 12 2024 01:17:00	T-Mobile, P.O. Box 742596, Cincinnati, OH 45274-0000
28108736	+ EDI: LCIUPSTART	Oct 12 2024 01:17:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Jason M. Milstone	on behalf of Creditor Consumers Energy Company bankruptcyfilings@cmsenergy.com
John Robert Keyes	on behalf of Debtor Yulaia Georgina Coffey ecf@robertkeyeslaw.com RobertKeyesLawPLLCMI@jubileebk.net
Wendy Turner Lewis	wtl@trustesolutions.net trusteelewis@outlook.com
TOTAL: 3	